



STATE REPRESENTATIVE
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54th DISTRICT

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Friends in Low Places: Assembly Republicans Step Up for Debt Collection Industry



MADISON – Today, Republicans in the Assembly advanced legislation that would make a special exemption in the Wisconsin Consumer Act pleading requirements for debt collectors. This bill effectively lowers the statewide standard for all creditors and third-party debt buyers to the standard used by the debt buyer industry.

“Wisconsin lawmakers should be protecting Wisconsin’s consumers from predatory debt collection tactics, not watering down our Consumer Act to give debt collectors special protections,” said Rep. Hintz, “This bill reduces the amount of documentation the merchant must provide to prove the amount owed. In short, this bill makes it easier for bad actors to file lawsuits against consumers without having to provide any documentation that the debts are legitimate.”

Currently, the Wisconsin Consumer Act requires that complaints for outstanding debt contain an itemized list of how the debt was accumulated, any payments the consumer may have made to pay down the debt, and all transactions where interest is applied. Assembly Bill 117 would effectively eliminate these requirements, and in most cases the debt collector would not have to “show their work” of how they arrived at the final number they are attempting to collect on.

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